## UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF RHODE ISLAND

In Re:	Case Number 10-11598-ANV
Robert Casci and Natalie Casci	Chapter 7

## CONSENT ORDER GRANTING RELIEF FROM AUTOMATIC STAY

This case having come before the undersigned United States Bankruptcy Judge for the District of Rhode Island, upon request of **U.S. Bank National Association, as Trustee for JPM ALT 2006-S4** ("Movant") for Relief From Automatic Stay and; and no objection having been filed, or after a hearing thereon, as the case maybe, and after proper notice was given;

**WHEREFORE**, the Court grants Relief from Automatic Stay to Movant effective as of June 4, 2012, to seek foreclosure on property known as 24 *Cedarwood Lane*, *Hopkinton*, *RI* 02832 by entry and by the power of sale.

**NOW, THEREFORE,** it is hereby ORDERED, ADJUDGED AND DECREED that Movant is granted Relief from Automatic Stay to pursue its state and/or federal law remedies under the Mortgage recorded with the Town of Hopkinton Land Evidence Records in Book 444, Page 719 as affected by a Loan Modification Agreement recorded at said Land Evidence Records in Book 476, Page 201, and under the Note secured thereby, including without limitation, foreclosing the mortgage in accordance with applicable law, accepting a deed-in-lieu of foreclosure, and prosecuting one or more eviction actions against any persons residing in the Property. The Debtors shall retain all rights to pursue any and all state law remedies.

**IT IS FURTHER ORDERED** that Movant may assess the Debtors' mortgage account with reasonable attorney's fees and costs in the amount of \$726.00 in connection with this Motion for Relief from Stay. If the Debtors received a Chapter 7 discharge after Movant's loan was originated, said Attorney's fees and costs shall be non-recourse against the Debtors unless Movant's debt was included in a reaffirmation agreement, and

**IT IS FURTHER ORDERED** that the 14-day stay Bankruptcy Rule 4001 (a)(3) is not applicable so that Movant may commence or resume foreclosure proceedings in connection with the above-referenced property as of June 4, 2012

Date: May 9, 2012

U.S. Bank National Association, as Trustee, by its attorneys,

/s/ Lynn Bouvier Kapiskas Lynn Bouvier Kapiskas, Esquire RI#3921 Law Offices of Mark L. Smith 176 Eddie Dowling Highway North Smithfield, RI 02896 Tel: (401) 769-4120 (Local Counsel)

/s/ Susan W. Cody Susan W. Cody, Esquire RI#6150 Korde & Associates, P.C. 321 Billerica Road, Suite 210 Chelmsford, MA 01824 Tel: 978-256-1500 bankruptcy@kordeassoc.com (Primary Counsel) Robert Casci and Natalie Casci, by their attorney,

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Entered on Docket: 5/9/12

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Hon. Arthur N. Votolato
U.S.Bankruptcy Court Judge